

December 15, 2014

The Honorable Debbie Matz, Chairman
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

Dear Ms. Matz:

The American Bankers Association (ABA) is writing you about an advertisement by NRL Federal Credit Union.

The advertisement says "EVERYONE CAN BANK HERE." (see attachment)

However, in a September 2013 letter to all federal credit unions about potential violations of common bond advertising requirements, the National Credit Union Administration wrote: "If your credit union is advertising that anyone, without limitation, is able to become a member of your credit union, then *you may be in violation of federal law and regulation.*"

Stating that everyone can bank here indicates this credit union is open to the public without limitation in violation of NCUA's letter. Such advertising is inaccurate or deceptive.

ABA requests that NCUA order NRL FCU to cease advertising everyone can bank here.

In closing, as ABA becomes aware of other examples of credit unions improperly circumventing field of membership requirements, ABA will notify NCUA of these improprieties.

Sincerely,



Keith Leggett
Senior Vice President & Senior Economist



Mark had his sights set
on a new car.

**Good thing he saw
NRLFCU for his
auto loan first.**



NRL Federal Credit Union
EVERYONE CAN BANK HERE

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